

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION**

In re: WYZARD, JOSHUA S
WYZARD, MELISSA A

§ Case No. 16-80215
§
§
§

Debtor(s)

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on January 31, 2016. The undersigned trustee was appointed on May 04, 2016.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
4. The trustee realized the gross receipts of \$ 3,893.00

Funds were disbursed in the following amounts:

| | |
|---|--------------------|
| Payments made under an interim distribution | <u>0.00</u> |
| Administrative expenses | <u>0.00</u> |
| Bank service fees | <u>40.00</u> |
| Other payments to creditors | <u>0.00</u> |
| Non-estate funds paid to 3rd Parties | <u>0.00</u> |
| Exemptions paid to the debtor | <u>0.00</u> |
| Other payments to the debtor | <u>0.00</u> |
| Leaving a balance on hand of ¹ | \$ <u>3,853.00</u> |

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 07/14/2016 and the deadline for filing governmental claims was 07/29/2016. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$973.25. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$973.25, for a total compensation of \$973.25.² In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$0.00, for total expenses of \$0.00.²

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 09/06/2016 By:/s/JAMES E. STEVENS
Trustee, Bar No.: 3128256

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

²If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

Form 1
Individual Estate Property Record and Report
Asset Cases

Page: 1

Case Number: 16-80215

Case Name: WYZARD, JOSHUA S
WYZARD, MELISSA A

Period Ending: 09/06/16

Trustee: (330420) JAMES E. STEVENS

Filed (f) or Converted (c): 01/31/16 (f)

§341(a) Meeting Date: 03/24/16

Claims Bar Date: 07/14/16

| 1 | 2 | 3 | 4 | 5 | 6 |
|--------|---|------------------------------------|---|--|---|
| Ref. # | Asset Description (Scheduled And Unscheduled (u) Property) | Petition/ Unscheduled Values | Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs) | Property <u>Abandoned</u> OA=§554(a) | Sale/Funds Received by the Estate |
| 1 | Income Tax Refund (u) | 3,893.00 | 3,893.00 | | 3,893.00 FA |
| 2 | 8972 Disbrow Street, Huntley, IL | 177,522.00 | 0.00 | | 0.00 FA |
| 3 | 2005 Toyota Camry | 3,767.00 | 0.00 | | 0.00 FA |
| 4 | 2007 Toyota Camry | 4,452.00 | 0.00 | | 0.00 FA |
| 5 | Household Goods and Furnishings | 3,000.00 | 0.00 | | 0.00 FA |
| 6 | Household Electronics | 1,500.00 | 0.00 | | 0.00 FA |
| 7 | Clothing | 300.00 | 0.00 | | 0.00 FA |
| 8 | Costume Pieces | 500.00 | 0.00 | | 0.00 FA |
| 9 | Chase Checking | 500.00 | 0.00 | | 0.00 FA |
| 10 | Chase Savings | 400.00 | 0.00 | | 0.00 FA |
| 11 | Chase Checking | 4,000.00 | 0.00 | | 0.00 FA |
| 12 | 403b with State of Illinois | 59,732.00 | 0.00 | | 0.00 FA |
| 12 | Assets Totals (Excluding unknown values) | \$259,566.00 | \$3,893.00 | | \$3,893.00 \$0.00 |

Major Activities Affecting Case Closing:

Initial Projected Date Of Final Report (TFR): August 1, 2016

Current Projected Date Of Final Report (TFR): August 27, 2016 (Actual)

Form 2

Cash Receipts And Disbursements Record

Page: 1

Case Number: 16-80215
Case Name: WYZARD, JOSHUA S
 WYZARD, MELISSA A
Taxpayer ID #: **-**3539
Period Ending: 09/06/16

Trustee: JAMES E. STEVENS (330420)
Bank Name: Rabobank, N.A.
Account: *****8366 - Checking Account
Blanket Bond: \$6,620,000.00 (per case limit)
Separate Bond: N/A

| 1 Trans. Date | 2 {Ref #} / Check # | 3 Paid To / Received From | 4 Description of Transaction | T-Code | 5 Receipts \$ | 6 Disbursements \$ | 7 Checking Account Balance |
|---------------------|---------------------------|------------------------------|----------------------------------|----------|---------------------|--------------------------|----------------------------------|
| 04/11/16 | {1} | Melissa A. Wyzard | tax refund | 1224-000 | 3,893.00 | | 3,893.00 |
| 04/29/16 | | Rabobank, N.A. | Bank and Technology Services Fee | 2600-000 | | 10.00 | 3,883.00 |
| 05/31/16 | | Rabobank, N.A. | Bank and Technology Services Fee | 2600-000 | | 10.00 | 3,873.00 |
| 06/30/16 | | Rabobank, N.A. | Bank and Technology Services Fee | 2600-000 | | 10.00 | 3,863.00 |
| 07/29/16 | | Rabobank, N.A. | Bank and Technology Services Fee | 2600-000 | | 10.00 | 3,853.00 |

| | | | |
|-------------------------------------|-------------------|----------------|-------------------|
| ACCOUNT TOTALS | 3,893.00 | 40.00 | \$3,853.00 |
| Less: Bank Transfers | 0.00 | 0.00 | |
| Subtotal | 3,893.00 | 40.00 | |
| Less: Payments to Debtors | | 0.00 | |
| NET Receipts / Disbursements | \$3,893.00 | \$40.00 | |

| TOTAL - ALL ACCOUNTS | Net Receipts | Net Disbursements | Account Balances |
|----------------------|-------------------|----------------------|---------------------|
| Checking # *****8366 | 3,893.00 | 40.00 | 3,853.00 |
| | \$3,893.00 | \$40.00 | \$3,853.00 |

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Exhibit C

Page: 1

Case: 16-80215 WYZARD, JOSHUA S

| Claim # | Date | Pri | Claimant / Proof / <Category> / Memo | Amount Filed | Amount Allowed | Paid to Date | Claim Balance | Proposed Payment |
|--------------------------------|----------|-----|---|--------------|----------------|--------------|---------------|------------------|
| Admin Ch. 7 Claims: | | | | | | | | |
| | 01/31/16 | 200 | JAMES E. STEVENS 6833 Stalter Drive Rockford, IL 61108 <2100-00 Trustee Compensation> | 973.25 | 973.25 | 0.00 | 973.25 | 973.25 |
| Priority 200: 100% Paid | | | | | | | | |
| Unsecured Claims: | | | | | | | | |
| 1 | 04/18/16 | 610 | Quantum3 Group LLC as agent for Comenity Bank PO Box 788 Kirkland, WA 98083-0788 <7100-00 General Unsecured § 726(a)(2)> | 693.82 | 693.82 | 0.00 | 693.82 | 115.57 |
| 2 | 04/19/16 | 610 | Quantum3 Group LLC as agent for Comenity Bank PO Box 788 Kirkland, WA 98083-0788 <7100-00 General Unsecured § 726(a)(2)> | 695.58 | 695.58 | 0.00 | 695.58 | 115.86 |
| 3 | 04/20/16 | 610 | Capital One Auto Finance P.O. Box 201347 Arlington, TX 76006 <7100-00 General Unsecured § 726(a)(2)> | 4,365.05 | 4,365.05 | 0.00 | 4,365.05 | 727.09 |
| 4 | 05/16/16 | 610 | Navient Solutions, Inc. 220 Lasley Ave Wilkes-Barre, PA 18706 <7100-00 General Unsecured § 726(a)(2)> | 6,625.25 | 6,625.25 | 0.00 | 6,625.25 | 1,103.57 |
| 5 | 06/24/16 | 610 | Midland Funding LLC PO Box 2011 Warren, MI 48090 <7100-00 General Unsecured § 726(a)(2)> | 1,101.78 | 1,101.78 | 0.00 | 1,101.78 | 183.52 |
| 6 | 07/01/16 | 610 | Capital One NA c/o Becket and Lee LLP PO Box 3001 Malvern, PA 19355-0701 <7100-00 General Unsecured § 726(a)(2)> | 315.19 | 315.19 | 0.00 | 315.19 | 52.50 |
| 7 | 07/01/16 | 610 | Capital One NA c/o Becket and Lee LLP PO Box 3001 Malvern, PA 19355-0701 <7100-00 General Unsecured § 726(a)(2)> | 91.24 | 91.24 | 0.00 | 91.24 | 15.20 |
| 8 | 07/14/16 | 610 | Portfolio Recovery Associates, LLC Successor to SYNCHRONY BANK (SLEEPY'S) POB 41067 Norfolk, VA 23541 <7100-00 General Unsecured § 726(a)(2)> | 1,816.65 | 1,816.65 | 0.00 | 1,816.65 | 302.60 |

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Exhibit C

Page: 2

Case: 16-80215 WYZARD, JOSHUA S

| Claim # | Date | Pri | Claimant / Proof / <Category> / Memo | Amount Filed | Amount Allowed | Paid to Date | Claim Balance | Proposed Payment |
|---|----------|-----|--|--------------|----------------|--------------|---------------|------------------|
| 9 | 07/14/16 | 610 | Portfolio Recovery Associates, LLC Successor to SYNCHRONY BANK (WALMART MASTER CARD),POB 41067 Norfolk, VA 23541 <7100-00 General Unsecured § 726(a)(2)> | 1,583.96 | 1,583.96 | 0.00 | 1,583.96 | 263.84 |
| Total for Priority 610: 16.65701% Paid | | | | \$17,288.52 | \$17,288.52 | \$0.00 | \$17,288.52 | \$2,879.75 |
| Total for Unsecured Claims: | | | | \$17,288.52 | \$17,288.52 | \$0.00 | \$17,288.52 | \$2,879.75 |
| Total for Case : | | | | \$18,261.77 | \$18,261.77 | \$0.00 | \$18,261.77 | \$3,853.00 |

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 16-80215

Case Name: WYZARD, JOSHUA S

Trustee Name: JAMES E. STEVENS

| | |
|-------------------------|--------------------|
| Balance on hand: | \$ <u>3,853.00</u> |
|-------------------------|--------------------|

Claims of secured creditors will be paid as follows:

| Claim No. | Claimant | Claim Asserted | Allowed Amount of Claim | Interim Payments to Date | Proposed Payment |
|-----------|----------|----------------|-------------------------|--------------------------|------------------|
| None | | | | | |

| | |
|--|----------------|
| Total to be paid to secured creditors: | \$ <u>0.00</u> |
|--|----------------|

| | |
|--------------------|--------------------|
| Remaining balance: | \$ <u>3,853.00</u> |
|--------------------|--------------------|

Applications for chapter 7 fees and administrative expenses have been filed as follows:

| Reason/Applicant | Total Requested | Interim Payments to Date | Proposed Payment |
|---|-----------------|--------------------------|------------------|
| Trustee, Fees - JAMES E. STEVENS | 973.25 | 0.00 | 973.25 |
| Total to be paid for chapter 7 administration expenses: | | | |
| Remaining balance: | | | |

Applications for prior chapter fees and administrative expenses have been filed as follows:

| Reason/Applicant | Total Requested | Interim Payments to Date | Proposed Payment |
|---|-----------------|--------------------------|------------------|
| None | | | |
| Total to be paid for prior chapter administrative expenses: | | | |
| Remaining balance: | | | |

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

| Claim No. | Claimant | Allowed Amount of Claim | Interim Payments to Date | Proposed Payment |
|---------------------------------------|----------|-------------------------|--------------------------|------------------|
| None | | | | |
| Total to be paid for priority claims: | | | | |
| Remaining balance: | | | | |

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 17,288.52 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full.

The timely allowed general (unsecured) dividend is anticipated to be 16.7 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

| Claim No | Claimant | Allowed Amount of Claim | Interim Payments to Date | Proposed Payment |
|----------|------------------------------------|-------------------------|--------------------------|------------------|
| 1 | Quantum3 Group LLC as agent for | 693.82 | 0.00 | 115.57 |
| 2 | Quantum3 Group LLC as agent for | 695.58 | 0.00 | 115.86 |
| 3 | Capital One Auto Finance | 4,365.05 | 0.00 | 727.09 |
| 4 | Navient Solutions, Inc. | 6,625.25 | 0.00 | 1,103.57 |
| 5 | Midland Funding LLC | 1,101.78 | 0.00 | 183.52 |
| 6 | Capital One NA | 315.19 | 0.00 | 52.50 |
| 7 | Capital One NA | 91.24 | 0.00 | 15.20 |
| 8 | Portfolio Recovery Associates, LLC | 1,816.65 | 0.00 | 302.60 |
| 9 | Portfolio Recovery Associates, LLC | 1,583.96 | 0.00 | 263.84 |

Total to be paid for timely general unsecured claims: \$ 2,879.75

Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

| Claim No | Claimant | Allowed Amount of Claim | Interim Payments to Date | Proposed Payment |
|----------|----------|-------------------------|--------------------------|------------------|
| | | None | | |

Total to be paid for tardy general unsecured claims: \$ 0.00

Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

| Claim No | Claimant | Allowed Amount of Claim | Interim Payments to Date | Proposed Payment |
|---|----------|-------------------------|--------------------------|------------------|
| None | | | | |
| Total to be paid for subordinated claims: | | | | \$ 0.00 |
| Remaining balance: | | | | \$ 0.00 |